

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Autumn Fisher

Debtor(s).

Case No. 24-10598-JCM

Chapter 13

Related to Doc Nos. 6 & 33 & 54

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: the Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated October 9, 2024
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,062.00 to \$1,177.00 per month, effective May 2025; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The estimated pool of funds available to be paid to non-specially classified general unsecured creditors is revised to \$15,000.00. The required minimum to be paid to general unsecured creditors (in accordance with §1325(a)(4)) is to be \$15,000.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 9th day of May, 2025

Dated: May 9, 2025



John C. Melaragno, Judge
United States Bankruptcy Court

SIGNED
5/9/25 2:25 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

Stipulated by:

/s/ Tina M. Fryling
Tina M. Fryling (PA I.D. #76520)
Attorney for debtor
4402 Peach Street, Suite 3
Erie, PA 16509
814-450-5161
tinafryling@gmail.com

Stipulated by:

/s/ Owen W. Katz
Owen W. Katz (PA I.D. #36473)
Attorney for Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
okatz@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Autumn Fisher
Debtor

Case No. 24-10598-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: May 10, 2025

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2025:

Recip ID	Recipient Name and Address
db	+ Autumn Fisher, 3722 Main Street, Erie, PA 16511-2734
16443279	+ Christopher Aviles, 3315 Buffalo Road, Front/Upstairs, Erie, PA 16510-1875

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kebeck@bernsteinlaw.com	May 10 2025 06:35:00	Medallion Bank, c/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, PA 15219, UNITED STATES 15219-4430
16443275	+ Email/PDF: bncnotices@becket-lee.com	May 10 2025 06:46:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
16443276	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 10 2025 06:35:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
16468843	Email/Text: creditcardbkcorrespondence@bofa.com	May 10 2025 06:35:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
16443277	+ Email/Text: BarclaysBankDelaware@tsico.com	May 10 2025 06:35:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
16443278	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 10 2025 06:46:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16443280	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 10 2025 06:46:21	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16443281	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 10 2025 06:46:21	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16450623	Email/Text: mrdiscen@discover.com	May 10 2025 06:35:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16443282	+ Email/Text: mrdiscen@discover.com	May 10 2025 06:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16443283	+ Email/Text: dplbk@discover.com	May 10 2025 06:35:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
16443284	Email/Text: collecadminbankruptcy@fnni.com	May 10 2025 06:35:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
16443285	+ Email/Text: char@ibew56fcu.org	May 10 2025 06:35:00	Ibaw Local 56 Fed Cr U, 962 W 20th St, Erie, PA 16502-2401
16469327	Email/Text: JCAP_BNC_Notices@jcap.com	May 10 2025 06:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16459138	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 10 2025 06:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services,

District/off: 0315-1

User: auto

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			LLC, P.O. Box 9013, Addison, Texas 75001-9013
16443286	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 10 2025 06:46:21	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16443287	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 10 2025 06:35:00	Key Bank, Attn: Bankruptcy, Oh-01-51-0622 4910 Tiedman Rd., Brooklyn, OH 44144-2338
16443288	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 10 2025 06:35:00	KeyBank, Attn: Bankruptcy, Oh-01-51-0622 4910 Tiedman Rd., Brooklyn, OH 44144-2338
16443289	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 10 2025 06:35:00	Keybank N.A., Attn: Bankruptcy, 4910 Tiedeman Rd Oh-01-51-0622, Brooklyn, OH 44144-2338
16443290	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 10 2025 06:35:00	Keybank NA, Attn: Bankruptcy, Oh-01-51-0622 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
16443291	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 10 2025 06:35:00	Keybank Na, Attn: Bankruptcy, 127 Public Square, Cleveland, OH 44114-1217
16443292	+ Email/Text: EBNBKNOT@ford.com	May 10 2025 06:35:00	Lincoln Automotive Finance, Attn: Bankrutcy, Po Box 542000, Omaha, NE 68154-8000
16471169	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	May 10 2025 06:35:00	Medallion Bank, c/o Systems & Services Technologies,Inc., PO Box 9013, Addison, Texas 75001-9013
16443293	+ Email/Text: cuoffice@newelchfcu.com	May 10 2025 06:35:00	North East Welch Fcu, 115 Clay St, North East, PA 16428-1537
16443294	+ Email/PDF: ebnotices@pnmac.com	May 10 2025 06:46:24	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16468832	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2025 06:46:18	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16443295	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:18	Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443296	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:18	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443297	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:23	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443298	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:21	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443299	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:21	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443301	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:21	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443302	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:18	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16443303	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 10 2025 06:46:21	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
16443304	+ Email/Text: bankruptcyssst@alorica.com	May 10 2025 06:35:00	Systems & Services Technologies, Inc., Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
16443305	+ Email/Text: jsprentz@urc.com	May 10 2025 06:35:00	United Refining, Attn: Bankruptcy, 15 Bradley St., Warren, PA 16365-3299
16443306	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 10 2025 06:46:24	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
16458983	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 10 2025 06:46:21	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0315-1

User: auto

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Date Rcvd: May 10, 2025

Form ID: pdf900

Total Noticed: 40

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16443300	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Medallion Bank kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Tina M. Fryling	on behalf of Debtor Autumn Fisher tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 5